

**In the claims:**

All of the claims standing for examination are reproduced below with appropriate status indication.

1. (Original) A system for updating parameters of financial transactions associated with financial services initiated and completed on behalf of or directly by a user through access to a data-packet-network into more than one electronic interface accessible to the user is provided comprising:

a main electronic interface, supported by back-end software, the main interface for registering all user accounts into at least one portfolio group, the accounts accessible in detail through the main interface;

at least one cobranded electronic interface, supported by back-end software, the cobranded interface mirroring the accounts registered in the main electronic interface; and

a plurality of institution-specific electronic interfaces for providing direct account registration, reporting, and maintenance specific to accounts provided by the associated institutions, characterized in that through direct linking between the main, cobranded, and institution-specific interfaces, any parameters associated with any action initiated to a specific account through any of the interfaces is immediately propagated to the other interfaces.

2. (Original) The system of claim 1, wherein the data-packet-network is the Internet network.

3. (Original) The system of claim 2, wherein the main, cobranded, and institution-specific interfaces are HTML interfaces served by file servers operating on the Internet.

4. (Previously presented) The system of claim 3, wherein the back-end software supporting the main and the cobranded interfaces is the same back-end software.

5. (Original) The system of claim 4, wherein the cross-linking between the main, cobranded, and institution-specific interfaces is accomplished through hyperlinking data within the respective interfaces.

6. (Original) The system of claim 5, wherein one or more of the institution-specific interfaces is adapted as a cobranded interface.

7. (Original) The system of claim 5, wherein at least one of the interfaces is accessible through a wireless communications device connected to the network.

8. (Original) The system of claim 7, wherein the method of direct linking between the main, cobranded, and institution-specific interfaces is through embedded function.

9-12. (Cancelled)

13. (Original) A method for causing update to a multitude of electronic interfaces containing a common financial portfolio accessible through a data-packet-network by initiating an action or actions specific to a shared account held in the portfolio comprising the steps of:

- (a) connecting to the network and accessing a service site associated with the shared account;

- (b) initiating an action or actions to be performed in association with the shared account through interface provided by the service site; and

- (c) as a result of the action or actions performed, propagating the pertinent parameters detailing the action or actions to the multitude of interfaces containing the common portfolio and account data.

14. (Original) The method of claim 13, wherein the data-packet-network is the Internet network.

15. (Original) The method of claim 14 wherein in step (a), the service site is electronic interface of the form of an HTML interface accessible from the Internet.

16-17. (Cancelled)

18. (Previously presented) The method of claim 15 wherein in step (c), the multitude of interfaces are HTML interfaces other than the specific interface through which the action or actions are initiated.

19. (Original) The method of claim 18 wherein in step (c), the parameters are propagated automatically through embedded function during an interactive session.

20. (Original) A method for causing update to a multitude of electronic interfaces containing a common financial portfolio accessible through a data-packet-network by initiating an action or actions specific to a shared account contained in the portfolio comprising steps of:

- (a) connecting to the network and accessing one of the multitude of electronic interfaces containing the common portfolio and the shared account;
- (b) initiating an action or actions specific to the shared account the action or actions performed by proxy through the accessed interface; and
- (c) as a result of the action or actions performed, propagating the parameters associative of the action or actions to others of the multitude of electronic interfaces.

21. (Original) The method of claim 20, wherein the data-packet-network is the Internet network.

22. (Original) The method of claim 14 wherein in step (a), the multitude of electronic interfaces are electronic interfaces of the form of HTML interfaces accessible from the Internet.

23. (Original) The method of claim 22 wherein in step (a), the multitude of electronic interfaces are supported by a software capability of performing the action or actions by proxy on behalf of the user.

24. (Cancelled)

25. (Previously presented) The method of claim 23 wherein in step (c), the multitude of interfaces are HTML interfaces other than the specific interface through which the action or actions are initiated.

26. (Original) The method of claim 25 wherein in step (c), the parameters are propagated automatically through embedded function during an interactive session.

27. (Original) The method of claim 26 wherein in step (b), the action or actions performed by proxy as ordered through the accessed one of the multitude of electronic interfaces is performed at a specific service-site associated with the target account thereby updating the specific service-site before propagation of action parameters to others of the multitude of electronic interfaces.